

### REMARKS

Reconsideration and allowance are respectfully requested in light of the above amendments and the following remarks.

Claims 1, 4, 6, and 9 have been amended to highlight patentable aspects of the invention. Support for the newly recited features is provided in the specification on page 8, lines 7-13, and page 9, lines 6-11, 9-11 and 20-21. These amendments were not presented earlier due to the unforeseeability of the present rejections.

Claims 1-12 were rejected, under 35 USC §103(a), as being unpatentable over Lee et al. (US 6,611,914). To the extent these rejections are deemed applicable to the amended claims, the Applicant respectfully traverses with the following comments.

Lee does not teach or suggest the feature now recited in claim 1 of a credentials updating means that is automatically activated each time a match has been identified (for illustrative purposes only, please see the non-limiting embodiment of steps 13, 18, 37, and 50 of Figs. 3, 4, 6, and 10 and the specification on page 9, lines 8-11). Moreover, Lee does not teach or suggest the feature recited in claim 1 whereby the generation and loading of new credentials are automatically performed by the terminal, without necessitating the help of a user (for illustrative

purposes only, please see the non-limiting embodiment at page 9, lines 9-11 and 20-21).

By contrast to the above-noted claimed features, Lee describes identifying a match between first and second credentials, respectively stored in a terminal and in a personal security device (Lee col. 3, lines 35-38 and 61-65), while a terminal is booted. Lee also describes updating the first and second credentials after identifying the match, but this update requires a user to update the credentials by re-recording a desired password (col. 10, lines 62-65, and col. 11, lines 3-5) according to a predetermined procedure, which Lee does not specify.

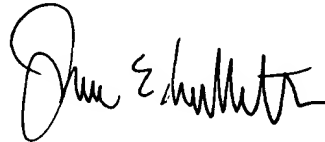
Lee does not teach or suggest the feature recited in claim 1 whereby a credentials updating mean is automatically activated each time a match has been identified. Instead, Lee suggests that new credentials are generated, at least partially, by the user.

Accordingly, Applicant submits that Lee does not disclose or suggest the subject matter defined by claim 1. Therefore, allowance of claim 1 and claims 2-12 dependent therefrom is warranted.

In view of the above, it is submitted that this application is in condition for allowance and a notice to that effect is respectfully solicited.

If any issues remain which may best be resolved through a telephone communication, the Examiner is requested to telephone the undersigned at the local Washington, D.C. telephone number listed below.

Respectfully submitted,



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